

This instrument prepared by:  
 NationsBank of Tennessee, N.A.  
 P.O. Box 198197  
 Nashville, TN. 37219-8197

## AMENDMENT TO DEED OF TRUST

This Amendment to Deed of Trust entered into this 2nd day of March, 1995 by and between NationsBank of Tennessee, N.A., hereinafter referred to as "Bank", and Garritt W. Loyd, Jr. and wife, Judy A. Loyd, hereinafter referred to collectively as "Grantor".

## W I T N E S S E T H:

WHEREAS, Grantor has executed a Deed of Trust dated February 18, 1993 conveying land in DeSoto County, Mississippi, to Raymond M. Shainberg and Ronald M. Harkavy both residents of Shelby County, Tennessee, Trustees, of record in Book 626, Page 667, Chancery Clerk's Office of DeSoto County, Mississippi, hereinafter referred to as the "Deed of Trust", to secure an indebtedness evidenced by a promissory note of even date therewith made by Grantor in the original principal amount of Forty-Five Thousand and No/100 Dollars (\$45,000.00) payable to the order of Bank on or before March 01, 1998, hereinafter referred to as the "First Note";

WHEREAS, River City Wholesale Florist, Inc., hereinafter referred to as "Borrower", has executed a note of even date herewith in the amount of Forty-Three Thousand Four Hundred Ninety-Nine and 63/100 Dollars (\$43,499.63) payable to the order of Bank on or before September 02, 1995, hereinafter referred to as the "Second Note", representing a Second Note secured by the Deed of Trust.

NOW THEREFORE, Bank and Grantor hereby amend the Deed of Trust to provide that the Deed of Trust as hereby amended is security for the repayment of the First Note and the Second Note with interest as provided in the First Note and the Second Note together with all renewals, extensions and modifications thereof.

The name of the trustee should now be shown as Greg A. Sullins of Williamson County, Tennessee in lieu of Raymond M. Shainberg and Ronald M. Harkavy.

In all other respects, the Deed of Trust remains unchanged and in full force and effect.

In witness whereof, Bank and Grantor have executed this Amendment to Deed of Trust as of the day and date first above written.

NationsBank of Tennessee, N.A.

By: Cynthia B. Childress  
 Cynthia B. Childress  
 Vice President

Garritt W. Loyd, Jr.  
 Garritt W. Loyd, Jr.  
Judy A. Loyd  
 Judy A. Loyd

"BANK"

STATE OF MISSISSIPPI

"GRANTOR"

MAY 5 10 37 AM '95

BK 760 PG 753  
 W.E. DAVIS JR. CLK.

N. K. KRAMER

STATE OF TENNESSEE)  
COUNTY OF Shelby)

Personally appeared before me, the undersigned, a Notary Public in and for the County and State aforesaid, the within named Garritt W. Loyd, Jr. and wife, Judy A. Loyd the bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who upon oath acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and seal, at office in Memphis, Tennessee, this the 2nd day of March, 1995.

Lee M. W.  
Notary Public

My Commission expires: 2/12/96

STATE OF TENNESSEE)  
COUNTY OF \_\_\_\_\_)

Personally appeared before me, the undersigned, a Notary Public in and for the County and State aforesaid, the within named Cynthia B. Childress with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who upon oath acknowledged herself to be a Vice President of NationsBank of Tennessee, N.A., the within named bargainor, a national banking association, and that she as such Vice President, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by herself as such Vice President.

Witness my hand and seal, at office in Memphis, Tennessee, this 2nd day of March, 1995.

Lee M. W.  
Notary Public

My Commission expires: 2/13/96